

Medicare Prescription Drug Participation Costs

Income as a Percent of Federal Poverty Level (FPL)

	Dual Eligibles(1)		Low Income Subsidy(2)		No LIS(3)
			Full	Partial	
FPL(4) —————>	<100%	>100%	<135%	135-150%	>150%
Asset Test	None	None	<\$6,000	<\$10,000 Single	None
			<\$9,000	<\$20,000 Couple	
Monthly Premium (5)	None	None	None	Sliding Scale	\$32
Annual Deductible	None	None	None	\$50	\$250
% of Drug Costs					
\$250-\$2,250	None	None	None	15%	25%
\$2,250-\$5,100	None	None	None	15%	100%
Above \$5,100	None	None	None	see co-pays	5%
Co-Pays					
Generic	\$1	\$2	\$2	\$2	None
Brand Name	\$3	\$5	\$5	\$5	None
Total Costs					
Premiums	Co-pays Only	Co-pays Only	Co-pays Only	Sliding Scale (%FPL)	\$444
Out-of-Pocket				\$835	\$3,986
% of \$5,100 paid by client				16%	78%

Notes:

1) Dual eligibles are current CN Medicaid clients or active MN clients. While these clients also receive the low-income subsidy, they do not apply for it. Instead, they are automatically deemed eligible for the subsidy.

2) This category includes a) MSP clients; and b) Other low-income beneficiaries. MSP clients are on the QMB, SLMB or QI-1 programs; they are also automatically deemed eligible for the subsidy. Other low-income beneficiaries are not on Medicaid or MSP programs; these clients must apply for the low-income subsidy.

3) Monthly premium of \$37 is an estimate only. Actual amount may range from \$35 - \$50 per month

4) This chart depicts participation for the lowest "benchmark" plan in the region. PDPs may offer more generous coverage for a higher premium.